

Table IC2a. Average annual employee contribution for single coverage in exclusive-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ³						
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Average annual employee contribution for single coverage in exclusive-provider plans								
United States.....	\$356	\$359	\$321	\$338	\$388	\$355	\$321	\$365
Industry group								
Agriculture, forestry, and fishing.....	*165	*160	*143	*120	506	#	*131	*203
Mining.....	*349				#	*414		*349
Construction.....	496	*323	*340	513	*323	#	342	652
Manufacturing.....	264	*358	*307	328	305	228	347	252
Transportation, Communication, and Utilities.....	318	*636	*224	236	336	317	*352	313
Wholesale Trade.....	380	*258	221	337	475	512	259	464
Retail Trade.....	567	422	544	527	*735	544	462	615
Finance, Insurance, and Real Estate....	391	*612	*247	349	420	395	375	394
Services.....	349	294	297	290	326	384	272	368
Ownership								
For profit.....	376	351	339	365	437	367	335	387
Incorporated.....	354	310	350	366	454	325	332	360
Unincorporated.....	552	451	*258	355	348	*887	348	655
Non-profit.....	279	464	*237	266	256	292	288	278
Other.....	301	*287	#	*121	*215	420	*114	353
Age of firm								
Under 5 years.....	452	495	*268	426	635	328	363	502
5-9 years.....	385	414	433	413	401	295	414	364
10-19 years.....	341	263	288	339	382	373	286	376
20 or more years.....	345	356	306	311	366	348	301	352
Number of locations in firm								
Two or more locations.....	366	*282	147	286	441	364	233	374
One location.....	339	363	350	364	326	271	340	338
Metropolitan area indicator								
Metropolitan area.....	355	368	320	327	390	355	317	364
Non-metropolitan area.....	386	247	*330	619	323	365	399	381
Percent of full-time employees								
Less than 25 percent.....	250	*102	*540	*178	*125	324	*216	256
25-49 percent.....	353	508	750	436	365	280	507	320
50-74 percent.....	382	460	*506	405	346	362	439	366
75 percent or more.....	353	326	282	325	403	358	291	369
Whether establishment has union employees								
No union employees.....	366	360	309	343	381	386	317	384
Union employees.....	252	*290	*6	249	*434	211	*197	254
Percent of low-wage employees⁴								
50 percent or more of employees are low-wage.....	359	*228	*612	*194	541	*334	*291	413
Less than 50 percent of employees are low-wage.....	332	377	312	347	375	294	329	333

¹ Exclusive-provider plans are HMO or EPO plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

* Figure does not meet standard of reliability or precision.

_ Quantities zero

Estimate suppressed to protect confidentiality.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IC2a. Standard errors for average annual employee contribution for single coverage in exclusive-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ³						Under 50 employees	50 or more employees
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees			
Standard errors									
United States.....	20	45	40	23	35	35	23	25	
Industry group									
Agriculture, forestry, and fishing.....	*69	*157	*74	*88	108	#	*60	*138	
Mining.....	*130	—	—	—	#	*162	—	*130	
Construction.....	101	*129	*112	131	*151	#	70	154	
Manufacturing.....	27	*132	*124	49	42	37	77	28	
Transportation, Communication, and Utilities.....	47	*319	*149	62	85	62	*133	51	
Wholesale Trade.....	49	*110	61	70	97	131	47	67	
Retail Trade.....	66	79	115	81	*247	95	61	93	
Finance, Insurance, and Real Estate....	34	*368	*100	93	96	33	100	36	
Services.....	41	51	63	33	28	72	33	50	
Ownership									
For profit.....	25	49	46	28	45	43	26	31	
Incorporated.....	19	52	50	29	52	27	29	23	
Unincorporated.....	144	107	*106	85	59	*269	64	195	
Non-profit.....	21	121	*77	45	33	35	53	23	
Other.....	53	*271	#	*51	*71	79	*57	60	
Age of firm									
Under 5 years.....	76	124	*132	125	185	87	83	106	
5-9 years.....	29	110	83	61	48	35	52	33	
10-19 years.....	28	58	65	46	69	63	40	38	
20 or more years.....	29	80	67	30	46	44	36	33	
Number of locations in firm									
Two or more locations.....	30	*169	42	39	55	38	42	32	
One location.....	18	47	46	29	39	55	27	26	
Metropolitan area indicator									
Metropolitan area.....	21	49	41	23	36	36	24	25	
Non-metropolitan area.....	43	72	*102	143	82	58	93	48	
Percent of full-time employees									
Less than 25 percent.....	44	*106	*213	*65	*75	49	*81	51	
25-49 percent.....	45	103	196	82	108	55	86	48	
50-74 percent.....	28	114	*157	67	43	39	76	29	
75 percent or more.....	25	50	41	27	43	44	25	31	
Whether establishment has union employees									
No union employees.....	24	46	37	25	30	56	23	32	
Union employees.....	52	*129	*6	60	*164	50	*96	54	
Percent of low-wage employees⁴									
50 percent or more of employees are low-wage.....	81	*108	*467	*81	79	*114	*145	84	
Less than 50 percent of employees are low-wage.....	16	48	38	24	39	29	24	21	

¹ Exclusive-provider plans are HMO or EPO plans as reported by respondent.

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⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

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